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<<United States Patent Application 0020052782.htm>>

Examiner Le

The basis for the change to claims 402-423 is paragraphs 145-154 set out below in 2002/0052782 published May 2, 2002.

[0145] 1. Whenever buyer entity enters credit card or purchases an item on its computer, a window opens asking if it would like to store the purchase record for download to the present system.

[0146] 2. If the buyer entity answers yes, the system then automatically enters the purchase record into the database using the above described Automated Entry and categorization. Alternatively, sub.13 the transaction record may be stored in a separate file on the hard disk of the buyer entity's computer; and the transaction record sent by Email to the buyer purchase record database in the system 15. Note that the buyer entity's computer could send the data in batch mode.

[0147] If an ID number is assigned to the buyer entity, then it will be included in the transmission. This transmission may be performed automatically. Alternatively, the buyer entity may be asked each time or periodically for permission to forward the purchase history to the system 15, and this transmission is performed, if the buyer entity responds in the affirmative.

Automated "Robot" online Scanning of Purchase Histories

[0148] 1. Buyer entity enters username and password for various third party accounts that contain purchase records.

[0149] 2. The processing system 15 automatically logs on to these various accounts, retrieves and stores purchase histories using the Automated Entry and categorization.

[0150] 3. Optionally, the buyer entity may be given the right to edit these statements prior to entry in the database.

[0151] 4. Statement is stored in the database.

[0152] Technology for such online retrieval and scanning of data from various accounts already exists. Two companies, Yodlee and Avaya, have sold the use of this technology to various consumer web sites, such as Yahoo. In this instance, the consumer gives its access password to the site so that the site can access and download account information.

Thus, these consumer web sites use it to allow consumers to view their personal account information, which is compiled from various online accounts, in one "place" on the web, consolidated on a single online page or online statement. This helps consumers have more immediate access to the information that resides in various disparate accounts without having to go to multiple web sites and to type in their password and username multiple times. Note that this technology aggregates account information, possibly including information from credit card accounts, but does not require any additional active cooperation or explicit permission of the company that makes this information accessible to its consumers online. This is important for the present invention, for the reasons mentioned previously: the buyer entity has physical access to their purchase records online and can--thru the use of buyer-driven targeting--use this information to its advantage in its dealings with competing businesses: it can do so, without the consent of the companies which sold the products, or the financial institution which depends on the business of the companies. Whatever technology is used to provide the purchase statements, the common denominator of the various ways for receipt of a buyer's purchase history is that this process is done on the initiative and with the consent of the buyer entity and in exchange for an incentive or the expectation of an incentive or a benefit.

[0153] Yet another way that a buyer entity can submit a proof of purchase is by using a credit card that has been issued by the company that is using the present invention. The buyer entity could also use a smart card which stores information on the purchases of the buyer entity in a microchip of the card itself, and later make the information available by means of a card reader that transmits the information contained in the card to the processing system.

[0154] Yet another way of receiving this information would be to retain the information on the buyer entity computer or other machine or on one or more third party vendor machines with some form of access being provided to the present inventive system. By way of example but not by way of limitation, the records could be maintained or accessed via a cookie or other access program or functionality on the buyer entity machine. Note that in such a configuration, the system of the present invention would maintain a listing of the buyer entities in one or more databases in order to facilitate searching and access, but the actual purchase records would be maintained on the buyer entity machine or another third party machine. The system data base would maintain selected information that would facilitate searching of the buyer entities. By way of example but not by way of limitation, the system data base could include with its listing of the buyer entity one or more items of demographic information, or a buyer entity score in one or more categories, or any other convenient information that might facilitate accessing selected buyer entities based on their purchase records.

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